

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nathan L Miller
Debtor

Case No. 18-03813-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309A

Page 1 of 3
Total Noticed: 66

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db #Nathan L Miller, 2026 Hunter Ln, Andreas, PA 18211-3171
aty +Alexandra Teresa Garcia, McCabe, Weisberg & Conway, P.C., 123 South Broad Street,
Suite 1400, Philadelphia, PA 19109-1060
aty +Ann E. Swartz, McCabe, Weisberg & Conway, P.C., 123 South Broad Street, Suite 2080,
Philadelphia, PA 19109-1031
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Lisa Cancanon, 11101 West 120th Avenue #280, Broomfield, CO 80021-2756
aty +Raymond M Kempinski, McCabe, Weisberg & Conway, 123 S. Broad Street, Suite 1400,
Philadelphia, PA 19109-1060
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,
Moorestown, NJ 08057-3125
5106241 Blaze M. Flyzik, 112 Center Ave, Jim Thorpe, PA 18229-1204
5106244 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)
5106250 Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
5106251 Kay Jewelers/Genesis, 15220 NW Greenbrier Pkwy Ste, Beaverton, OR 97006-5744
5106239 Miller Lyndsey M, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373
5106238 Miller Nathan L, 3219 Summer Valley Rd, New Ringgold, PA 17960-9373
5187738 +Nationstar Mortgage LLC d/b/a/ Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5187739 +Nationstar Mortgage LLC d/b/a/ Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741,
Nationstar Mortgage LLC d/b/a/ Mr. Coope, P.O. Box 619094, Dallas, TX 75261-9094
5106256 Pacific Union Financia, 1603 Lyndon B Johnson Fwy Ste 500, Farmers Branch, TX 75234-6071
5127916 +Pacific Union Financial, LLC, 1603 LBJ Freeway, STE 500, Farmers Branch, TX 75234-6071
5106257 Rhonda Hope, 804 E Broad St, Tamaqua, PA 18252-2211
5106267 Wells Fargo Bank, Credit, Bureau DISPUTE, Des Moines, IA 50306
5106240 William G Schwab & Associates, 811 Blakeslee Boulevard Dr E, Lehigh, PA 18235

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: efiler@uslawcenter.com Sep 18 2020 20:05:04 Eric James Filer,
811-1 Blakeslee Blvd Drive East, PO Box 56, Lehigh, PA 18235
tr E-mail/Text: william.schwab@txitrustee.com Sep 18 2020 20:05:17 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh, PA 18235
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Sep 18 2020 20:05:36 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
cr +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
cr +EDI: CHRM.COM Sep 18 2020 23:58:00 Santander Consumer USA Inc., d/b/a Chrysler Capita,
P.O. Box 961275, Fort Worth, TX 76161-0275
cr +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 TD Bank USA, N.A.,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr +EDI: WFFC.COM Sep 18 2020 23:53:00 Wells Fargo Bank, N.A., POC Box 10438,
Des Moines, IA 50306-0438
5106242 EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238-1119
5106243 EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One, PO Box 30253,
Salt Lake City, UT 84130-0253
5121812 EDI: CAPITALONE.COM Sep 18 2020 23:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
5129801 EDI: BL-BECKET.COM Sep 18 2020 23:53:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5106245 EDI: CHRM.COM Sep 18 2020 23:58:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275
5133074 +EDI: CITICORP.COM Sep 18 2020 23:53:00 Citibank, N.A., Citibank, N.A.,
701 East 60th Street North, Sioux Falls, SD 57104-0493
5106246 EDI: WFNNB.COM Sep 18 2020 23:53:00 Comenity Bank/Buckle, PO Box 182789,
Columbus, OH 43218-2789
5106247 EDI: WFNNB.COM Sep 18 2020 23:53:00 Comenitybank/victoria, PO Box 182789,
Columbus, OH 43218-2789
5106248 EDI: WFNNB.COM Sep 18 2020 23:53:00 Comenitycb/ulta, PO Box 182120,
Columbus, OH 43218-2120
5109202 EDI: DISCOVER.COM Sep 18 2020 23:53:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5106249 EDI: DISCOVER.COM Sep 18 2020 23:53:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
5106252 E-mail/Text: PBNCNotifications@peritussservices.com Sep 18 2020 20:05:16 Kohls/capone,
PO Box 3115, Milwaukee, WI 53201-3115
5113624 EDI: AGFINANCE.COM Sep 18 2020 23:53:00 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
5106253 EDI: AGFINANCE.COM Sep 18 2020 23:53:00 Onemain, PO Box 1010,
Evansville, IN 47706-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5106254 E-mail/Text: blegal@phfa.org Sep 18 2020 20:05:37 PA Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406

5106255 +E-mail/Text: bankruptcynotices@psecu.com Sep 18 2020 20:05:50 PA Sta Empcu, 1500 Elmerton Ave, Harrisburg, PA 17110-2990

5168652 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5168653 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

5129341 EDI: PRA.COM Sep 18 2020 23:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

5107916 +EDI: PRA.COM Sep 18 2020 23:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5125134 +E-mail/Text: bankruptcynotices@psecu.com Sep 18 2020 20:05:50 PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

5112350 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2020 20:05:34 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946

5130241 EDI: Q3G.COM Sep 18 2020 23:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

5130242 EDI: Q3G.COM Sep 18 2020 23:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

5132797 +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

5106258 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469

5106261 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/Old Navy, PO Box 965005, Orlando, FL 32896-5005

5106264 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/Walmart, PO Box 965024, Orlando, FL 32896-5024

5106259 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/carecr, 950 Forrer Blvd, Kettering, OH 45420-1469

5106260 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/lowes, PO Box 965005, Orlando, FL 32896-5005

5106262 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/paypal Extras Mc, PO Box 965005, Orlando, FL 32896-5005

5106263 EDI: RMSC.COM Sep 18 2020 23:53:00 Syncc/toysrus, PO Box 965005, Orlando, FL 32896-5005

5132798 +E-mail/Text: bncmail@w-legal.com Sep 18 2020 20:05:41 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

5106265 EDI: WTRRN BANK.COM Sep 18 2020 23:53:00 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673

5132038 +EDI: BASSASSOC.COM Sep 18 2020 23:53:00 United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083

5106266 +E-mail/Text: EBankruptcy@UCFS.NET Sep 18 2020 20:06:01 United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194

5129282 EDI: AIS.COM Sep 18 2020 23:58:00 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

5126552 EDI: WFFC.COM Sep 18 2020 23:53:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Pacific Union Financial, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Ann E. Swartz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Eric James Filer on behalf of Debtor 1 Lyndsey Marie Kunkel efiler@uslawcenter.com,
ecf@uslawcenter.com
Eric James Filer on behalf of Debtor 1 Nathan L Miller efiler@uslawcenter.com,
ecf@uslawcenter.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor TD Bank USA, N.A. lisac@w-legal.com,
Llombardi06@law.du.edu
Lisa Cancanon on behalf of Creditor SYNCHRONY BANK lisac@w-legal.com, Llombardi06@law.du.edu
Raymond M Kempinski on behalf of Creditor Pacific Union Financial, LLC ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 12

Information to identify the case:

Debtor 1:	Nathan L Miller	Social Security number or ITIN:	xxx-xx-9629
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 9/13/18
Case number:	5:18-bk-03813-RNO	Date case converted to chapter:	7 9/17/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nathan L Miller	
2. All other names used in the last 8 years	aka Nathan Miller	
3. Address	2026 Hunter Ln Andreas, PA 18211-3171	
4. Debtor's attorney Name and address	Eric James Filer 811-1 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610-377-5200 Email: efiler@uslawcenter.com
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: schwab@uslawcenter.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 9/18/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 27, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/26/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	